

CLAIMS

What is claimed is:

- 1 1. A method for providing a digital wallet for Internet Protocol (IP) usage  
2 utilizing a wireless network, comprising:  
3 (a) receiving a request for a debit account including payment therefor;  
4 (b) enabling the debit account in response to the request;  
5 (c) collecting payment for wireless network voice communication over a  
6 wireless network by billing against the debit account; and  
7 (d) collecting payment for IP usage by billing against the debit account, wherein  
8 the IP usage is carried out using the wireless network.
- 1 2. The method as recited in claim 1, wherein the request is received via a  
2 mobile cellular hand set, and the debit account is enabled by a human  
3 operator.
- 1 3. The method as recited in claim 1, wherein the wireless network voice  
2 communication uses the wireless network via a mobile cellular handset.
- 1 4. The method as recited in claim 1, wherein the wireless network voice  
2 communication uses Wireless Application Protocol (WAP).
- 1 5. The method as recited in claim 1, wherein the IP usage includes data transfer  
2 utilizing IP.
- 1 6. The method as recited in claim 1, wherein the IP usage includes payment for  
2 goods or services utilizing IP.

- 1    7.    The method as recited in claim 1, and further comprising transferring the  
2        payment from a previous debit account before enabling the debit account in  
3        response to the request.
- 1    8.    The method as recited in claim 1, wherein a balance of the debit account is  
2        updated in real-time.
- 1    9.    The method as recited in claim 8, wherein an alert is sent to a user upon the  
2        debit account falling below a predetermined amount.
- 1    10.   The method as recited in claim 8, wherein the wireless network voice  
2        communication and the IP usage is discontinued upon the debit account  
3        falling below a predetermined amount.
- 1    11.   The method as recited in claim 1, wherein the payment is received via a  
2        credit account.
- 1    12.   The method as recited in claim 1, and further comprising the step of limiting  
2        the wireless network voice communication and the IP usage based on a user-  
3        defined threshold.
- 1    13.   The method as recited in claim 12, wherein the user-defined threshold  
2        limitation expires after a predetermined time period.
- 1    14.   The method as recited in claim 12, wherein the user-defined threshold  
2        limitation expires upon receipt of a key.
- 1    15.   The method as recited in claim 14, wherein another user may engage in the  
2        wireless network voice communication and the IP usage upon receipt of the  
3        key.

1 16. The method as recited in claim 1, wherein a plurality of users may engage in  
2 the wireless network voice communication and the IP usage using a single  
3 debit account.

1 17. The method as recited in claim 16, and further comprising the step of  
2 limiting the wireless network voice communication and the IP usage for each  
3 of the users based on a single threshold associated with the debit account.

1 18. A computer program product for providing a digital wallet for Internet  
2 Protocol (IP) usage utilizing a wireless network, comprising:

3 (a) computer code for receiving a request for a debit account including payment  
4 therefor;

5 (b) computer code for enabling the debit account in response to the request;

6 (c) computer code for collecting payment for wireless network voice  
7 communication over a wireless network by billing against the debit account;  
8 and

9 (d) computer code for collecting payment for IP usage by billing against the  
10 debit account, wherein the IP usage is carried out using the wireless network.

1 19. The computer program product as recited in claim 18, wherein the request is  
2 received via a mobile cellular hand set, and the debit account is enabled by a  
3 human operator.

1 20. The computer program product as recited in claim 18, wherein the wireless  
2 network voice communication uses the wireless network via a mobile  
3 cellular handset.

1 21. The computer program product as recited in claim 18, wherein the wireless  
2 network voice communication uses Wireless Application Protocol (WAP).

- 1 22. The computer program product as recited in claim 18, wherein the IP usage  
2 includes data transfer utilizing IP.
- 1 23. The computer program product as recited in claim 18, wherein the IP usage  
2 includes payment for goods or services utilizing IP.
- 1 24. The computer program product as recited in claim 18, and further comprising  
2 computer code for transferring the payment from a previous debit account  
3 before enabling the debit account in response to the request..
- 1 25. The computer program product as recited in claim 18, wherein a balance of  
2 the debit account is updated in real-time.
- 1 26. The computer program product as recited in claim 25, wherein an alert is sent  
2 to a user upon the debit account falling below a predetermined amount.
- 1 27. The computer program product as recited in claim 25, wherein the wireless  
2 network voice communication and the IP usage is discontinued upon the  
3 debit account falling below a predetermined amount.
- 1 28. The computer program product as recited in claim 18, wherein the payment  
2 is received via a credit account.
- 1 29. The computer program product as recited in claim 18, and further comprising  
2 computer code for limiting the wireless network voice communication and  
3 the IP usage based on a user-defined threshold.
- 1 30. The computer program product as recited in claim 29, wherein the user-  
2 defined threshold limitation expires after a predetermined time period.

- 1 31. The computer program product as recited in claim 29, wherein the user-  
2 defined threshold limitation expires upon receipt of a key.
- 1 32. The computer program product as recited in claim 31, wherein another user  
2 may engage in the wireless network voice communication and the IP usage  
3 upon receipt of the key.
- 1 33. The computer program product as recited in claim 18, wherein a plurality of  
2 users may engage in the wireless network voice communication and the IP  
3 usage using a single debit account.
- 1 34. The computer program product as recited in claim 33, and further comprising  
2 computer code for limiting the wireless network voice communication and  
3 the IP usage for each of the users based on a single threshold associated with  
4 the debit account.
- 1 35. A system for providing a digital wallet for Internet Protocol (IP) usage  
2 utilizing a wireless network, comprising:  
3 (a) logic for receiving a request for a debit account including payment therefor;  
4 (b) logic for enabling the debit account in response to the request;  
5 (c) logic for collecting payment for wireless network voice communication over  
6 a wireless network by billing against the debit account; and  
7 (d) logic for collecting payment for IP usage by billing against the debit account,  
8 wherein the IP usage is carried out using the wireless network.
- 1 36. A method for providing a digital wallet for Internet Protocol (IP) usage  
2 utilizing a wireless network, comprising:  
3 (a) receiving a request for a debit account from a user utilizing a mobile  
4 communication unit;  
5 (b) receiving an account identifier associated with a previous account of the user  
6 which is adapted solely for voice communications;

